



REQUEST FOR QUALIFICATIONS

PROGRAM ADMINISTRATION

FOR

FIRST-TIME HOMEBUYER DOWN

PAYMENT ASSISTANCE PROGRAM

Date Released: Thursday, October 22, 2026
Deadline for Questions: Monday, November 2, 2026
Submissions Due: Monday, November 30, 2026

CITY OF COVINA
Community Development Department – Special Projects Division
125 East College Street
Covina, California 91723
www.covinaca.gov

RFQ Contact – Questions
Alice Leung
Management Analyst
Aleung@covinaca.gov

Table of Contents

Section 1. Introduction and Background.....	2
Section 2. Anticipated Responsibilities	4
Section 3. Submittal Requirements.....	7
Section 4. Submittal instructions.....	10
Section 5. Evaluation Procedure and Selection Process.....	11
Section 6. Terms and Conditions.....	11

Exhibits

Exhibit A – First Time Homebuyer Down Payment Assistance Program Guidelines

Exhibit B – Draft Program Application and Document Checklist

Section 1. Introduction & Background

INTRODUCTION. The City of Covina (“City”) is seeking qualified individuals and/or consulting firms, nonprofit organizations, or other qualified organizations (“Consultant”) that can demonstrate the ability to operate and manage the City’s First-Time Homebuyer Down Payment Assistance Program (“Program”). The Program will be funded by the City’s allotment of Permanent Local Housing Allocation Program funds (“PLHA”).

Following selection, the selected Consultant will work collaboratively with City Staff to review, refine, and finalize the program materials and develop any additional administrative procedures, forms, checklists, templates, or other documentation necessary for implementation and ongoing administration of the Program.

The selected Consultant will be responsible for providing comprehensive program administration services, including, but not limited to: initial Program outreach, serve as the point of contact for program related questions from the public, applicant eligibility review, loan processing, property eligibility review, PLHA loan approval, escrow coordination, funding, and post-purchase compliance monitoring. At the City’s option, the Consultant may also be requested to provide additional services related to pre-application intake, and preliminary eligibility review, subject to the Consultant’s proposed fees and the City’s authorization to proceed with such services.

The City is seeking a Consultant with demonstrated experience administering affordable housing, homeownership, down payment assistance, and/or other income-qualified housing programs, particularly programs funded through federal, State, County, or local affordable housing funding sources. Experience administering programs funded through the California Permanent Local Housing Allocation (“PLHA”) Program, HOME Investment Partnerships Program (“HOME”), Community Development Block Grant (“CDBG”), or similar programs is strongly preferred.

The Consultant must demonstrate the organizational capacity, staffing, technical knowledge, policies and procedures, systems, and experience necessary to effectively administer the Program in coordination with the City and in accordance with the Program Guidelines and all applicable federal, State, County, and City requirements.

The City intends to enter into an agreement with a qualified Consultant to provide ongoing Program administration services for the term established by the City. The selected Consultant will work closely with City staff and other parties involved in the Program, including applicants, lenders, real estate professionals, title and escrow companies, housing counseling agencies, and other governmental or community organizations.

The City anticipates entering an 18-month agreement with the selected Consultant or until funding is fully expended from Cycle 1, PLHA funding, whichever comes first. Performance will be reviewed annually, and continuation of services for the second and third years will be subject to availability of funding, City’s approval, satisfactory performance, and the terms of the Agreement.

The City anticipates that compensation for the Consultant's Program administration services and City staff costs shall not exceed twenty percent (20%) of the total Program funds allocated for Cycle 1, PLHA funding. For Cycle 1, the total PLHA Program funding allocation is \$1.09 million. Consultants may be requested to provide a detailed fee proposal identifying all anticipated costs associated with administration of the Program, including, as applicable, optional pre-application intake, and preliminary eligibility review as part of a subsequent solicitation in accordance with Section 5 of this RFQ.

BACKGROUND. The City of Covina has elected to utilize funding received through the Los Angeles County Permanent Local Housing Allocation ("PLHA") Program to support homeownership opportunities within the City.

Through the City's First-Time Homebuyer Down Payment Assistance Program, eligible first-time homebuyers may receive financial assistance toward the purchase of an eligible home located within the City of Covina. Program assistance is provided in the form of deferred-payment, no-interest loans of up to \$40,000 to assist eligible moderate-income persons and families with the purchase of a new or existing single-family residence, condominium, or townhome located within the City of Covina.

Program funds are limited, and eligible applicants will be selected through a randomized lottery process established and approved by the City. The City anticipate rewarding an average of 21 eligible moderate-income persons and families.

The City's First-Time Homebuyer Down Payment Assistance Program Guidelines, attached as **Exhibit A**, provide the proposed Program eligibility requirements, application and award procedures, loan terms, property requirements, closing procedures, and post-purchase compliance. Consultants are responsible for reviewing **Exhibit A** in its entirety and demonstrating in their proposals how they will incorporate the requirements of the Program Guidelines into their proposed approach to Program administration.

The City is seeking a Consultant that can provide the administrative infrastructure and expertise necessary to successfully implement and manage the Program from initial outreach and application through loan approval, escrow coordination, closing, funding, and document recordation. Following the completion of the Consultant's contracted services, the City anticipates assuming responsibilities for long-term monitoring of funded loans. The Consultant shall maintain files and records in a complete, organized, and audit-ready format.

PROGRAM FUNDING AND EXPENDITURE DEADLINE. Program funding is subject to applicable PLHA requirements, including a requirement that all grant funds be expended by June 30, 2029, though within calendar year 2027 is desired. The City is therefore seeking a Consultant that can promptly establish and implement the administrative processes necessary to begin accepting, processing, approving, and funding eligible applications and support the timely and compliant expenditure of available Program funds. Consultants should demonstrate their ability to efficiently administer the Program while maintaining appropriate controls to ensure compliance with all applicable Program requirements.

Section 2. Anticipated Responsibilities

SCOPE OF WORK AND DELIVERABLES. The Consultant shall provide comprehensive Program administration services. The responsibilities identified below are intended to describe the anticipated scope of work but are not necessarily exhaustive. The Consultant shall be responsible for identifying and performing all tasks reasonably necessary to successfully operate and administer the Program through loan closing and funding. The Consultant is encouraged to identify additional services, procedures, systems, or recommendations that they believe are necessary to successfully administer the Program.

2. 1. PROGRAM ADMINISTRATION AND COORDINATION WITH CITY OF COVINA

The Consultant shall:

- Develop, document and maintain administrative procedures necessary to operate the Program, subject to City review and approval.
- Become thoroughly familiar with the City's Program Guidelines and all applicable PLHA, HCD, County, Federal, State, and City requirements applicable to the Program.
- Establish and maintain appropriate Program files, records, tracking systems, and databases.
- Coordinate regularly with designated City staff regarding Program status, applications, funding, loan approvals, and other Program activities.
- Designate a qualified Program Manager who will serve as the primary point of contact for the City and the public and be responsible day-to-day coordination and management of the Program.
- Provide regular written reports to the City regarding Program activity, including applications received, applicants determined eligibility, lottery status, applications in process, loans approved, loans funded, and available Program funds, and other performance information requested by the City.
- Promptly notify the City of issues, deficiencies, potential compliance concerns, or circumstances that could affect Program funding or implementation.
- Recommend and, upon City approval, implement administrative procedures, forms, checklists, and other materials necessary for efficient Program administration.
- Maintain appropriate internal controls and quality assurance procedures to ensure Program requirements are consistently applied.
- Maintain sufficient staffing and organizational capacity to provide timely Program administration services throughout the term of the Agreement and promptly notify the City of any material staffing changes affecting Program administration.
- Participate in periodic meetings with City staff, including implementation, status, problem-solving, and performance review meetings, as reasonably requested by the City.
- Work with the City to establish the turnaround time for administration, including, as applicable, notification of missing documentation within X business days; full application review within X business days after receipt of a complete package; lender/property review within X business days; and final eligibility review within X business days.

- The Consultant is responsible for performing the underlying eligibility review and for ensuring that all eligibility determinations and recommendations are supported by the Program Guidelines and documentation maintained in the applicant's file. During the implementation and review period, the City may, in its discretion, modify the level and frequency of City review prior to applicant eligibility determination/award.

2.2 PROGRAM IMPLEMENTATION AND MATERIALS DEVELOPMENT

Following execution of the Agreement, the Consultant shall work collaboratively with City staff to review, refine, and finalize the City's First-Time Homebuyer Down Payment Assistance Program materials in preparation for program implementation. The Consultant shall assist the City in developing and/or finalizing, as applicable, administrative procedures, supporting documentation or application forms/materials, templates, and other materials reasonably necessary to implement and administer the Program.

The Consultant shall assist the City in identify any gaps, inconsistencies, or additional materials needed to effectively administer the Program and shall make recommendations to the City regarding appropriate revisions or additions. All final Program materials, administrative procedures, and forms shall be subject to City review and approval prior to implementation.

2.3 PROGRAM SCHEDULE AND FUNDING EXPENDITURE

The City is required to expend all applicable Program grant funds by June 30, 2029, subject to the requirements of the applicable funding source, though complete expenditure by December 31, 2027 is desired. The City anticipates rewarding an average of 21 grants. The Consultant shall structure and manage its Program administration activities to support the City's timely expenditure of available Program funds while maintaining full compliance with the Program Guidelines and all applicable requirements. The Consultant shall describe in its proposal how it will staff and manage the Program to support timely expenditure of available funds.

2.4 PROGRAM OUTREACH AND PUBLIC INFORMATION

The Consultant shall assist the City in publicizing the availability of Program funds and educating prospective applicants regarding Program requirements.

Services may include:

1. Responding to inquiries from prospective applicants.
2. Conducting informational meetings, workshops, or virtual sessions, as appropriate.
3. Coordinating with community organizations, housing counseling agencies, lenders, real estate professionals, and other organizations to administer and promote the Program.
4. Clearly communicating Program eligibility requirements, application procedures, deadlines, lottery status, and required documentation.
5. All public-facing materials shall be subject to City review and approval prior to distribution.

2.5 OPTIONAL PRE-APPLICATION INTAKE AND PRELIMINARY ELIGIBILITY REVIEW

At the City's option, the Consultant may be requested to assist the City in administering the Program's pre-application period. These services shall be performed only if authorized by the City. Consultants shall identify the fees associated with these services separately from the fees for required Program administration services. Optional services may include but not limited to reviewing pre-applications for completeness, notifying applicants of incomplete information or documentation, responding to applicant questions regarding the pre-application process and requirements, maintaining a complete record of all pre-applications received by the deadline, and notifying applicants regarding preliminary eligibility or ineligibility in accordance with City-approved procedure.

2.6 LOTTERY ADMINISTRATION

The Consultant may be requested to assist the City with maintaining the lottery selection order and communicating lottery results, status and next steps to applicants. The lottery and method for conducting the lottery shall be determined and conducted by the City.

2.7 FULL APPLICATION PROCESSING

For applicants selected from the lottery, the Consultant shall coordinate and administer the full application process, including but not limited to providing applicants with application instructions and required documentation, reviewing applications for completeness, establishing and maintaining application files, reviewing income and asset documentations for all applicable household members and other required documentation for eligibility verification, coordinating with lenders regarding required lender documentation, communicating deficiencies to applicants and/or lenders, and tracking outstanding items and deadlines. The Consultant shall establish procedures to ensure that incomplete applications are appropriately tracked and that applicants are provided with reasonable opportunities to cure deficiencies consistent with the Program Guidelines.

2.8 LENDER COORDINATION AND FIRST MORTGAGE REVIEW

The Consultant shall coordinate with participating lender to obtain any additional documentation or clarification necessary and review lender documentation submitted in connection with each applicant.

The Consultant shall review, as applicable:

- Purchase contract;
- Uniform Residential Loan Application (Form 1003);
- Loan approval letter and loan terms;
- Desktop Underwriter ("DU") or applicable underwriting summary;
- Credit report;
- Estimated closing statement;
- Appraisal;
- Home inspection;
- First mortgage loan terms;
- Realtor contact information;
- Title and escrow contact information; and
- Other documentation required by the City.

The Consultant shall verify that the proposed first mortgage satisfies Program requirements.

2.9 PROPERTY ELIGIBILITY AND REVIEW

The Consultant shall coordinate the property review process with City staff and other applicable parties. The Consultant shall review and confirm that required property conditions have been satisfied prior to loan approval and maintaining appropriate property documentation in the applicant file.

2.10 FINAL ELIGIBILITY REVIEW AND RE-CERTIFICATION

Prior to escrow and final loan approval, the Consultant shall perform a final eligibility review. At a minimum, the Consultant shall coordinate collection and review of updated applicant documentation required by the Program Guidelines, including the most current income, asset, and tax documentation. The Consultant shall verify and document any changes in household composition, income, assets, financing, property condition, or other circumstances that could affect applicants or property eligibility.

2.11 HOMEBUYER EDUCATION AND COUNSELING

The Consultant shall track compliance with the Program's homebuyer education requirement.

All applicants must complete the required First-Time Homebuyer education course prior to close of escrow, as specified in the Program Guidelines.

The Consultant shall:

- Provide applicants with information regarding the homebuyer education requirement.
- Maintain information regarding acceptable HUD-approved counseling agencies, as appropriate.
- Track completion of required homebuyer education.
- Obtain and maintain proof of completion in applicant's file.
- Confirm completion prior to final funding authorization.

2.12 LOAN APPROVAL, CLOSING AND FUNDING

The Consultant shall prepare or coordinate preparation of required loan approval documentation and loan documents, track required approvals and signatures, and provide the City with complete documentation supporting each loan approval recommendation.

The Consultant shall coordinate with applicants, lenders, title and escrow companies, and other applicable parties to facilitate timely closing of approved Program loans. The Consultant shall review applicable escrow and closing documents for consistency with the approved loan and Program requirements, coordinate resolution of outstanding conditions, and confirm that all required conditions to closing have been satisfied prior to funding authorization.

The Consultant shall maintain files and records in a complete, organized, and audit-ready format.

Section 3. Submittal Requirements

WORK PROPOSAL. The City is requesting **(1) hard copy** of the proposal, unbounded (loose. No hole punch, no binding, no staples. Removable clip is fine) **and (1) electronic copy** of the proposal in a flash drive, which must contain the following information:

1. Letter of Interest.

Introduce the organization and demonstrate your understanding of the nature of the RFQ and the reason for your interest in partnering with the City of Covina to administer the First-Time Homebuyer Down Payment Assistance Program.

2. Personnel.

Include the names and bios for key personnel proposed to be responsible for administering the Program. Identify the person who proposed to serve as the primary day-to-day Program Manager. The City is particularly interested in identifying the personnel who will be responsible for applicant eligibility review, income certification, loan processing, and coordination with lenders, escrow companies, and City staff. If the Consultant anticipates hiring locally for certain positions, please provide the job title and a brief job description for those roles.

3. Experience & References.

Briefly discuss Consultant's experience administering at least two relevant programs or projects of a similar size and scope (but not exceeding four), including the following:

- Name and location of the program;
- Funding source;
- Amount of program funding;
- Number of households assisted;
- Type of assistance provided;
- Consultant's responsibilities;
- Length of time administering the program;
- Calculating and verifying household income;
- Loan or assistance structure;
- Escrow and title coordination
- Lottery or other applicant selection process; and
- Current status of the program.

Describe the Consultant's experience administering deferred payment loans, down payment assistance loans, or similar affordable housing financing. The City strongly prefers organizations with experience administering PLHA, HOME, CDBG, or other federal, State, County, or locally funded affordable housing or homeownership programs.

Please provide a reference for each program or project (government entities preferred) who is familiar with the Consultant's ability to provide the services described in this RFQ. Please provide contact names, titles, and contact information (phone, email, or both, as appropriate).

4. Approach to Program Administration.

Describe in detail how the Consultant proposes to operate and manage the City's First-Time Homebuyer Down Payment Assistance Program with the expectation that

roughly 21 grants would be awarded. The response should demonstrate the Consultant's understanding of the complete applicant and loan lifecycle, including:

- Program outreach;
- Pre-application intake;
- Preliminary eligibility review;
- Lottery administration;
- Full application processing;
- Income and asset verification;
- First-time homebuyer verification;
- Lender coordination;
- Credit and first mortgage review;
- Property review;
- Final eligibility and income re-certification;
- Homebuyer education tracking;
- Loan approval;
- Loan document preparation and execution;
- Escrow coordination;
- Loan funding;
- Recording;
- Post-closing file completion and transition to the City; and
- Program reporting and recordkeeping.

Consultants should identify their proposed policies, procedures, technology, databases, quality control processes, and internal review procedures. Describe how the Consultant will ensure that applicants are treated consistently and equitably and that Program records are complete and audit-ready. Describe the proposed staffing structure and anticipated turnaround times for key Program administration activities, including application review, deficiency notifications, lender and property review, and final eligibility review.

As part of the proposed approach, describe how the organization would assist the City with reviewing, refining, and finalizing the existing Program Guidelines and related Program materials prior to launch. Identify any additional administrative procedures, forms, checklists, systems, or documentation that the organization anticipates will be necessary to successfully implement and administer the Program.

5. Technology, Recordkeeping and Reporting.

Describe the systems and technology the Consultant will use to administer and track the Program. Describe how the organization will track application status, eligibility determinations, loan processing, funding, and available Program funds.

6. Estimated Schedule.

The schedule should identify the anticipated timeframe for reviewing and finalizing Program materials, developing administrative procedures, establishing Program

systems, coordinating with City staff, preparing outreach and application materials, and launching the Program.

At a minimum, the schedule should identify:

- Kickoff meeting;
- Review of existing Program documents;
- Development/finalization of administrative procedures;
- Development of outreach materials;
- System setup;
- Staff orientation;
- Application intake preparation;
- Lottery preparation; and
- Program launch.

Section 4. Submittal Instructions

Submittal	One (1) hard copy and one (1) electronic copy on a flash drive in accordance with the submittal requirements noted in Section 3 Submission <u>shall</u> be date/time stamped in the City Clerk's Office.
Delivery to	Covina City Clerk's Office – Att: Alice Leung 125 E College St., Covina, CA 91723
Mark Envelopes	RFQ: First-Time Homebuyer Down Payment Assistance Program Administration Services – [name of organization]
Deadline	Monday, November 30, 2026, by 5:00 PM PST

Questions regarding this RFQ shall be submitted in writing by email to the City's designated point of contact, Alice Leung, Management Analyst, aleung@covinaca.gov no later than Monday, November 2, 2026. Questions received after the deadline may not be answered. Consultants may not communicate about this RFQ with City elected officials, Covina City staff, or any other individuals retained by the City to support this procurement, except through the designated point of contact for RFQ.

No oral, faxed, emailed, or telephonic proposals or alternatives will be considered. A submission may be withdrawn without prejudice upon hardcopy written request by the Consultant filing with the City Clerk's Office before the proposal submission deadline. A Consultant may resubmit a withdrawn proposal, including a revised proposal, provided the resubmission is received by the City Clerk's Office before the proposal submission deadline. Submission must remain valid and shall not be subject to withdrawal for 90 days after the deadline for submission of proposals.

Submissions received after the stated deadline will not be accepted. **The delivery time shall be definitively determined by the time-stamping clock located in the City Clerk's Office.** It is the Consultant's sole responsibility to see that its submission to the RFQ is received in proper time, and

that it assumes all risks arising out of the means of delivery. All accepted proposals shall become the property of the City and will not be returned to the Submitter.

Section 5. Evaluation Procedure and Selection Process

A review committee consisting of at least three (3) reviewers will evaluate each proposal based on the evaluation criteria identified in this RFQ. Each proposal will be evaluated based on the relevant qualifications and experience.

Criteria	Points
Letter of Interest	5
Personnel and Organizational Capacity	15
Experience and References	30
Approach to Program Administration	30
Technology, Recordkeeping and Reporting	10
Estimated Schedule	10
Total Points	100

Following completion of the RFQ process, the City may issue a subsequent solicitation to a minimum of three (3) qualified Consultants to request detailed technical and cost proposals. The City may identify a qualified Consultant that best meets the needs of the City and enter contract negotiations with the highest-ranked Consultant. Should the City fail to reach an agreement with the selected Consultant, the City may enter negotiations with another qualified Consultant, and so on. City Staff will make a recommendation to the City Council for the award of an Agreement to the selected Consultant that best furthers the City's objectives, if any. The City intends to complete the contract negotiations with the selected organization promptly so that the Consultant may commence work as soon as reasonably possible. In the event the selected Consultant is not already a vendor with the City of Covina, they will be asked to submit a 590 and a W-9 at the time of the preparation of an Agreement with the City.

Section 6. Terms and Conditions

6.1 AGREEMENT. The selected organization will be expected to execute an Agreement with the City and provide proof of insurance under the City's standard insurance requirements.

6.2 RIGHT TO REJECT PROPOSALS. The City reserves the right to accept or reject any/all proposals. The City also reserves the right to waive any informality or irregularity in any proposal or in the bidding as deemed to be in its best interest. Additionally, the City may, for any reason, decide not to award an agreement or cancel the RFQ process. The City shall not be obligated to respond to any proposal submitted, nor be legally bound in any manner by the submission of the proposal. The City reserves the right to negotiate project deliverables and associated costs.

6.3 ADDENDA. Any revisions to this RFQ will be made as an addendum. The City will distribute addenda to all potential Consultants and post the addenda on the City's website. Organizations are responsible for the receipt of all addenda. To this end, each organization should submit a request via email to the point of contact to be notified of addenda issued, if any.

6.4 CITY OVERSIGHT AND APPROVAL. The Consultant will be responsible for day-to-day administration of the Program; however, the City will retain final authority over Program policy, applicant eligibility determinations when required, loan approvals, funding authorizations, exceptions or waivers, and other matters specifically reserved to the City.

The Consultant shall not represent that it has authority to bind the City unless such authority has been expressly provided in writing.

6.5 COMPLIANCE WITH APPLICABLE REQUIREMENTS. The Consultant shall comply with all applicable federal, State, County, and City laws, regulations, guidelines, funding requirements, and policies applicable to the Program.

The Consultant shall maintain sufficient knowledge of applicable requirements to properly administer the Program and shall promptly notify the City of material changes that may affect Program administration.

6.6 CONFIDENTIALITY AND RECORDS. The Consultant shall protect the confidentiality of applicant information and shall implement appropriate safeguards for personally identifiable information, financial information, credit information, tax documentation, and other sensitive records obtained in connection with the Program.

All Program records created or maintained by the Consultant in connection with the City's Program shall be maintained in accordance with the Agreement and applicable laws and shall be made available to the City upon request.

6.7 CONFLICT OF INTEREST. The Consultant and its employees, subcontractors, and agents shall comply with all applicable federal, State, County, and City conflict-of-interest requirements.

The Consultant shall promptly disclose any actual or potential conflict of interest related to administration of the Program.

The Consultant shall establish procedures to ensure that individuals who are prohibited from participating in the Program due to their role as a City employee, official, consultant, contractor, or other person involved in Program administration or decision-making, and applicable members of their household, are not improperly assisted through the Program.

6.8 NO GUARANTEE OF AWARD. Issuance of this RFQ does not obligate the City to award an Agreement. The City may determine that no Consultant is qualified or that it is in the City's best interest not to proceed with an award.

6.9 PROPOSAL EXPENSES. The City will not be responsible for any costs incurred by Consultants in preparing or submitting a response to this RFQ, participating in interviews, negotiating an Agreement, or otherwise responding to this solicitation.

Exhibit A

First Time Homebuyer Down Payment Assistance Program Guidelines

Exhibit B

Draft Program Application and Document Checklist